

Certificate Number: 01450-MOW-CC-006198529

CERTIFICATE OF COUNSELING

I CERTIFY that on February 20, 2009, at 10:22 o'clock AM CST,

TERRY W WHITE received from

Consumer Credit Counseling of Springfield, Missouri, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Missouri, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: February 20, 2009

By /s/Susan Hill

Name Susan Hill

Title Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 01450-MOW-CC-006198550

CERTIFICATE OF COUNSELING

I CERTIFY that on February 20, 2009, at 10:24 o'clock AM CST,

DELORES A WHITE received from

Consumer Credit Counseling of Springfield, Missouri, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Missouri, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: February 20, 2009

By /s/Susan Hill

Name Susan Hill

Title Certified Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).